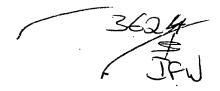
12-27-04





Docket No.: 03109/100G960-US1 (PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Roger ALCALY

Application No.: 09/852,222

Filed: May 9, 2001

For: A METHOD AND SYSTEM FOR

GENERATING AN INDEX FOR

INVESTMENT RETURNS

Confirmation No.: 4429

Art Unit: 3624

Examiner: D. S. Felten

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated August 26, 2004, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 15 of this paper.